<u>**In the Claims:**</u>

Please cancel claims 1-12 as indicated below. This listing of claims replaces all prior versions.

1-12. (canceled)

13. (previously presented) For transaction processing involving transaction information related to services provided from a vendor and one of plurality of subvendors and processed by one of a plurality of subvendor controlled merchant-offering providers, a method for validating a service transaction for auditing comprising:

generating transaction information prior to processing by subvendor;

providing an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor; and

using a computer arrangement, maintaining data relating to the authorized profile list criterion and processing the transaction information by determining whether the transaction information satisfies the authorized profile list criterion, and by using the authorized profile list criterion to generate information for auditing a transaction between said one of a plurality of vendors and said one of a plurality of merchant-offering providers.

14. (previously presented) A system for billing a vendor and subvendor, and paying a merchant-offering provider and a subvendor for a completed service-related transaction, comprising:

means for receiving a set of transaction information including the cost of service from a central processor arrangement; and

means for processing a credit account for the vendor, for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited, and for indicating when payment to the merchant-offering provider and subvendor should be tendered, and for notifying a financial institution the cost of service.

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15. (previously presented) A method for billing a vendor and subvendor, and paying a merchant-offering provider and a subvendor for a completed service-related transaction, comprising:

receiving a set of transaction information including the cost of service from a central processor arrangement; and

using a computer arrangement for processing a credit account for the vendor, for verifying that the vendor has sufficient credit to fund the cost of service, for indicating when the account for the vendor should be debited, for indicating when payment to the merchant-offering provider and subvendor should be tendered, and for notifying a financial institution of the cost of the service.

16. (previously presented) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of merchant-offering providers, a transaction validation system for auditing comprising:

a central processor arrangement programmed and configured:

to maintain data relating to an authorized profile list criterion and to business rules, the business rules defined according to the authorized profile list criterion; and

to process a business transaction submitted by an authorized user, the business transaction processed by using the authorized profile list criterion to determine that the user is authorized to perform the business transaction and by applying the business rules to perform the business transaction.

17. (previously presented) A transaction validation system for auditing, according to claim 16, wherein the authorized profile list criterion includes multiple levels of authorization.

18. (previously presented) A transaction validation system for auditing, according to claim 17, wherein at least two of the multiple levels of authorization respectively correspond to two different payment-authorization levels.

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19. (previously presented) A transaction validation system for auditing, according to claim 17, wherein the central processor arrangement is further programmed and configured to provide correspondence between at least one of the levels of authorization to the requested transaction.

20. (previously presented) A transaction validation system for auditing according to claim 16, wherein the transaction is completed after correspondence is provided between at least one of the levels of authorization and the requested transaction.

21. (previously presented) A transaction validation system for auditing according to claim 16, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user submitting the business transaction.

22. (previously presented) A transaction validation system for auditing according to claim 1, wherein the authorized profile list criterion includes a plurality of attributes associated with the authorized user submitting the business transaction.

23. (previously presented) For transaction processing involving transaction information related to services provided by one of a plurality of vendors and processed by one of a plurality of merchant-offering providers, a processor arrangement programmed and configured to:

       maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor;

       determine whether the processed transaction information satisfies the authorized profile list criterion; and

       use the authorized profile list criterion to generate information for auditing the processed transaction between said one of a plurality of vendors and said one of a plurality of merchant-offering providers.

24. (previously presented) The processor arrangement of claim 23, further programmed and configured to use the authorized profile list criterion to generate information for auditing in response to the processor determining'that the processed transaction information satisfies the authorized profile list criterion.

25. (previously presented) The processor arrangement of claim 24, further programmed and configured to effect payment for a transaction in response to the generated information.

26. (previously presented) For transaction processing involving transaction information related to remote services provided by one of a plurality of vendors and remotely processed by one of a plurality of merchant-offering providers, a local processor arrangement programmed and configured to:

   maintain data relating to an authorized profile list criterion that includes information about authorized users empowered to authorize payment by the vendor;

   determine whether the remotely processed transaction information satisfies the authorized profile list criterion; and

   use the authorized profile list criterion to generate information for auditing the remotely processed transaction between said one of a plurality of vendors and said one of a plurality of merchant-offering providers.

27. (previously presented) The local processor arrangement of claim 25, further programmed and configured to generate information for auditing transactions occurring entirely separate from the local processor arrangement.